

Official Form 1 (4/07)

<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>				<b>Voluntary Petition</b>																					
Name of Debtor (if individual, enter Last, First, Middle): <b>Bosch, Richard</b>			Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Bosch, Sharon</b>																						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>FKA Sharon Randazzo; FKA Sharon Randazzo Bosch</b>																						
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): <b>xxx-xx-0480</b>			Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): <b>xxx-xx-7094</b>																						
Street Address of Debtor (No. and Street, City, and State): <b>27W045 Evelyn Street</b> <b>Winfield, IL</b> <div style="text-align: right; font-size: small;">ZIP Code <b>60190</b></div>			Street Address of Joint Debtor (No. and Street, City, and State): <b>27W045 Evelyn Street</b> <b>Winfield, IL</b> <div style="text-align: right; font-size: small;">ZIP Code <b>60190</b></div>																						
County of Residence or of the Principal Place of Business: <b>Dupage</b>			County of Residence or of the Principal Place of Business: <b>Dupage</b>																						
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>			Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>																						
Location of Principal Assets of Business Debtor (if different from street address above): <b>No Assets Remaining: Debtors are sole officers</b>																									
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> <b>Nature of Debts</b> (Check one box)  <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.																					
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																						
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.				THIS SPACE IS FOR COURT USE ONLY																					
<b>Estimated Number of Creditors</b> <table style="width: 100%; font-size: small;"> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-5,000</td> <td>5001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>100,001-100,000</td> <td>OVER 100,000</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>						1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000	25,001-50,000	100,001-100,000	OVER 100,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<b>Estimated Assets</b> <table style="width: 100%; font-size: small;"> <tr> <td><input type="checkbox"/> \$0 to \$10,000</td> <td><input type="checkbox"/> \$10,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$100 million</td> <td><input type="checkbox"/> More than \$100 million</td> </tr> </table>				<input type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																	
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**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Bosch, Richard****Bosch, Sharon****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

**- None -**

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X**

Signature of Attorney for Debtor(s)

(Date)

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Statement by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):  
**Bosch, Richard**  
**Bosch, Sharon**

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Richard Bosch  
Signature of Debtor **Richard Bosch**

**X** /s/ Sharon Bosch  
Signature of Joint Debtor **Sharon Bosch**

Telephone Number (If not represented by attorney)

**June 19, 2007**

Date

### Signature of Attorney

**X** /s/ John P. Devona  
Signature of Attorney for Debtor(s)

**John P. Devona 6255841**

Printed Name of Attorney for Debtor(s)

**Devona & Hough, P.C.**

Firm Name

**2100 Manchester Road, Suite 1070**  
**Wheaton, IL 60187**

Address

**Email: JPDevona@aol.com**

**630-221-9400**

Telephone Number

**June 19, 2007**

Date

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X** \_\_\_\_\_  
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re Richard Bosch  
Sharon Bosch

Debtor(s)

Case No.  
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

**Official Form 1, Exh. D (10/06) - Cont.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Richard Bosch  
Richard Bosch

Date: June 19, 2007

Certificate Number: 00981-ILN-CC-002052152

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on June 18, 2007, at 9:30 o'clock AM CDT,

Richard Bosch received from

Credit Advisors Foundation,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: June 18, 2007

By /s/Amanda Hunter

Name Amanda Hunter

Title Bankruptcy Administrator

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re Richard Bosch  
Sharon Bosch

Debtor(s)

Case No.  
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**





Certificate Number: 00981-ILN-CC-002052151

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on June 18, 2007, at 9:30 o'clock AM CDT,

Sharon Bosch received from

Credit Advisors Foundation,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the  
Northern District of Illinois, an individual [or group] briefing that complied  
with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of  
the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: June 18, 2007

By /s/Amanda Hunter

Name Amanda Hunter

Title Bankruptcy Administrator

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Richard Bosch**  
**Sharon Bosch**

Debtor(s)

Case No.  
 Chapter

**13**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u><b>2,500.00</b></u>
Prior to the filing of this statement I have received.....	\$	<u><b>0.00</b></u>
Balance Due.....	\$	<u><b>2,500.00</b></u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **June 19, 2007**

**/s/ John P. Devona**

**John P. Devona 6255841**  
**Devona & Hough, P.C.**  
**2100 Manchester Road, Suite 1070**  
**Wheaton, IL 60187**  
**630-221-9400**  
**JPDevona@aol.com**

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**John P. Devona 6255841**

Printed Name of Attorney

Address:

**2100 Manchester Road, Suite 1070**

**Wheaton, IL 60187**

**630-221-9400**

X **/s/ John P. Devona**

Signature of Attorney

**June 19, 2007**

Date

**Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Richard Bosch**

**Sharon Bosch**

Printed Name of Debtor

X **/s/ Richard Bosch**

Signature of Debtor

**June 19, 2007**

Date

Case No. (if known) \_\_\_\_\_

X **/s/ Sharon Bosch**

Signature of Joint Debtor (if any)

**June 19, 2007**

Date

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Richard Bosch** Case No. \_\_\_\_\_  
**Sharon Bosch** Debtor(s) Chapter **13**

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: **86**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **June 19, 2007** **/s/ Richard Bosch**  
**Richard Bosch**  
Signature of Debtor

Date: **June 19, 2007** **/s/ Sharon Bosch**  
**Sharon Bosch**  
Signature of Debtor

A to Z Office Furniture  
P.O. Box 502  
Saint Charles, IL 60174-3562

Aero Testing & Balancing Systems  
2225 W. Hubbard Street  
Chicago, IL 60612-1613

Air Products Equipment Company  
1555 Louis Avenue  
Elk Grove Village, IL 60007

Alarm Detection Systems, Inc.  
1111 Church Road  
Aurora, IL 60505

American Express  
PO Box 981537  
El Paso, TX 79998

Applied Card Bank  
4700 Exchange Cour  
Boca Raton, FL 33431

Arrow Sheet Metal Company, Inc.  
1070 Bluff City Blvd.  
Coal City, IL 60416

Aspire/CB&T  
Po Box 105555  
Atlanta, GA 30348

AT&T  
P.O. Box 8100  
Aurora, IL 60507-8100

AT&T Capital Services, Inc.  
13160 Collections Center Drive  
Chicago, IL 60693

B&H Industries  
80 W. Seegers  
Arlington Heights, IL 60005

Bank Of America  
Po Box 84006  
Columbus, GA 31908

Bank of America  
475 Crosspoint Pkwy  
Getzville, NY 14068

Baum Sigman Auerbach Neuman  
Attn: Jennifer L. Dunitz-Geiringer  
200 W. Adams Street, Suite 2200  
Chicago, IL 60606-5231

Baum, Sigman, Auerbach & Neuman Ltd  
200 West Adams Street, Suite 2200  
Chicago, IL 60606-5231

BMW Financial Services  
5515 Parkcenter Cir  
Dublin, OH 43017

Brucker Company  
P.O. Box 5940  
Department 20-1042  
Carol Stream, IL 60197-5940

BRYCEDOWNEY, LLC  
Tina M. Paries  
200 N. LaSalle Street, Suite 2700  
Chicago, IL 60601

Capital One Bank  
11013 W Broad St  
Glen Allen, VA 23060

Cardmember Services  
P.O. Box 790408  
Saint Louis, MO 63179-0408

Citibank Usa  
Po Box 6003  
Hagerstown, MD 21747

City of West Chicago  
475 Main Street  
West Chicago, IL 60185

Clingen Callow McLean  
2100 Manchester Road, Suite 1750  
Wheaton, IL 60187

Clingen, Callow & McLean, LLC  
2100 Manchester Road  
Suite 1750  
Wheaton, IL 60187

ComEd  
Bill Payment Center  
Chicago, IL 60668-0001

Courtesy Crane Service, Inc.  
35119 N. Milwaukee Avenue  
Ingleside, IL 60041

Diamond Ross General Partnership  
P.O. Box 4256  
Wheaton, IL 60189

Dreisilker Electric Motors, Inc.  
36249 Treasury Center  
Chicago, IL 60694-6200

Dupage Credit Union  
1515 Bond St  
Naperville, IL 60563

Elan Financial Service  
777 E Wisconsin Ave  
Milwaukee, WI 53202

Elmhurst College  
180 N Executive Dr  
Brookfield, WI 53005

Excelsior MFR. & Supply Corp.  
135 S. LaSalle  
Chicago, IL 60674-1846



Excelsior MFR. & Supply Corp.  
1465 E. Industrial Drive  
Itasca, IL 60143-1895

Expo/cbsd  
Po Box 6003  
Hagerstown, MD 21747

Filter Services Illinois  
2555 United Lane  
Elk Grove Village, IL 60007

First Premier Bank  
601 S Minnesota Ave  
Sioux Falls, SD 57104

Fleet Fueling  
P.O. Box 6293  
Carol Stream, IL 60197-6293

Ford Motor Credit Corporation  
Po Box Box 542000  
Omaha, NE 68154

Gemb/preferred Card  
Po Box 981439  
El Paso, TX 79998

Hinsdale Bank & Trust  
25 E First St  
Hinsdale, IL 60521

Home Depot Credit Services  
P.O. Box 6029  
The Lakes, NV 88901-6029

Household Bank  
90 Christiana Rd  
New Castle, DE 19720

Hsbc/carsn  
Pob 15521  
Wilmington, DE 19805

Illinois Department of Revenue  
Bankruptcy Section  
100 W. Randolph Street, Level 7-425  
Springfield, IL 62794-9447

Illinois Dept. Employment Security  
Bankruptcy Unit  
401 S. State Street, 3rd Floor  
Chicago, IL 60605

Internal Revenue Service  
Centralized Insolvency Operations  
PO Box 21126  
Philadelphia, PA 19114

JLS Industries, Inc.  
P.O. Box 166  
Bensenville, IL 60106

Knight Security Alarms, Inc.  
P.O. Box 333  
New Lenox, IL 60451-0333

L/M Development, L.L.C.  
800 Roosevelt Road  
Building A, Suite 120  
Glen Ellyn, IL 60137

Lasal N-west  
4901 W Irving Park  
Chicago, IL 60641

MB Heating & Cooling Inc.  
101 East Miller  
Springfield, IL 62702

Merchants Cr  
223 W Jackson St Suite 900  
Chicago, IL 60606

Mid-Way Zion Branch.1  
2502 Deborah Avenue  
Zion, IL 60099

Nelnet  
3015 S Parker Rd Suite 400  
Aurora, CO 80014

Nelnet Loans  
6420 Southpoint Pkwy  
Jacksonville, FL 32216

Nicor  
P.O. Box 416  
Aurora, IL 60568-0001

Nicor Gas  
1844 Ferry Road  
Naperville, IL 60563

Northstar Credit Union  
3s555 Winfield Rd  
Warrenville, IL 60555

Northstar Cu  
55 Shuman Blvd Suite 100  
Naperville, IL 60563

Office Depot  
P.O. Box 5027  
Boca Raton, FL 33431-0827

Park Supply  
12808 Collections Center Drive  
Chicago, IL 60693

Pro Fab  
852 Lively Blvd.  
Wood Dale, IL 60191-1202

Providian Financial  
Po Box 9180  
Pleasanton, CA 94588

Reflective Images, Inc.  
245 W. Roosevelt Road  
West Chicago, IL 60185

Richard R. Bosch  
27W045 Evelyn  
Winfield, IL 60190

Sallie Mae Servicing  
1002 Arthur Dr  
Lynn Haven, FL 32444

Sharon Bosch  
27W045 Evelyn  
Winfield, IL 60190

Sheet Metal Werks  
455 E. Algonquin  
Arlington Heights, IL 60004

Sheet Metal Workers  
National Benefit Fund  
P.O. Box 79321  
Baltimore, MD 21279-0321

Sheet Metal Workers  
Local 265 Fringe Benefits  
P.O. Box 519  
West Chicago, IL 60186-0519

Siemens  
580 Slawin Court  
Mount Prospect, IL 60056

South Side Control Supply Company  
488 N. Milwaukee Avenue  
Chicago, IL 60610

Sterling Steel & Crane Services  
25W048 Ramm Drive  
Naperville, IL 60564-5605

Stevenson Crane Services  
410 Stevenson drive  
Bolingbrook, IL 60440

Target Nb  
Po Box 673  
Minneapolis, MN 55440

TBP, Inc.  
0 S 151 Winfield Road  
Winfield, IL 60190-1286

Tcf Banking & Savings  
801 Marquette Ave  
Minneapolis, MN 55402

Tcf Mortgage  
801 Marquette Aves  
Minneapolis, MN 55402

Thermosystems, Inc.  
1153 N. Main Street  
Lombard, IL 60148

United Refrigeration  
222 James Street  
Bensenville, IL 60106

Victorias Secret  
Po Box 182128  
Columbus, OH 43218

Visa  
P.O. Box 77044  
Madison, WI 53707-1044

Washmtl/prov  
Pob 660509  
Dallas, TX 75266

Wells Fargo Home Mortg  
5024 Parkway Plaza Blvd  
Charlotte, NC 28217

Wells Fargo Home Mortg  
3476 Stateview Blvd  
Fort Mill, SC 29715

Wfnnb/new York & Compa  
220 W Schrock Rd  
Westerville, OH 43081